

PATAPSCO BANCORP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2384508	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$274	\$254	-7.2%		
Loans	\$198	\$185	-6.5%		
Construction & development	\$13	\$13	0.7%		
Closed-end 1-4 family residential	\$76	\$81	5.7%		
Home equity	\$6	\$6	-3.2%		
Credit card	\$0	\$0			
Other consumer	\$9	\$6	-34.4%		
Commercial & Industrial	\$38	\$10	-73.7%		
Commercial real estate	\$42	\$62	49.8%		
Unused commitments	\$25	\$23	-9.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$29	54.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$14	-24.3%		
Cash & balances due	\$27	\$19	-28.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$253	\$235	-6.9%		
Deposits	\$240	\$225	-5.9%		
Total other borrowings	\$12	\$9	-25.0%		
FHLB advances	\$12	\$9	-25.0%		
Equity					
Equity capital at quarter end	\$21	\$19	-11.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	7.7%	7.3%	--		
Tier 1 risk based capital ratio	11.9%	11.6%	--		
Total risk based capital ratio	13.1%	12.9%	--		
Return on equity ¹	-5.7%	-18.8%	--		
Return on assets ¹	-0.4%	-1.4%	--		
Net interest margin ¹	3.6%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	34.7%	36.5%	--		
Loss provision to net charge-offs (qtr)	261.6%	283.1%	--		
Net charge-offs to average loans and leases ¹	0.8%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	9.0%	28.1%	0.0%	1.4%	--
Closed-end 1-4 family residential	2.1%	1.8%	0.0%	0.0%	--
Home equity	6.6%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.4%	1.4%	0.8%	--
Commercial & Industrial	11.1%	25.6%	0.7%	2.7%	--
Commercial real estate	12.1%	9.2%	0.0%	0.0%	--
Total loans	6.4%	7.3%	0.2%	0.3%	--